

**UNITED STATES BANKRUPTCY COURT**  
District of Minnesota

## Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/12/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

### See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Daniel P Triviski Jr.  
248 Stardust Blvd  
Circle Pines, MN 55014

Melissa L Triviski  
248 Stardust Blvd  
Circle Pines, MN 55014

Case Number:  
10-43569 – RJK

Social Security/Individual Taxpayer ID/Employer Tax ID/Other Nos.:  
xxx-xx-8514  
xxx-xx-4926

Attorney for Debtor(s) (name and address):

Melanie A. Johnson  
Prescott & Pearson PA  
P.O. Box 120088  
New Brighton, MN 55112  
Telephone number: 651-633-2757

Bankruptcy Trustee (name and address):

John R. Stoebner  
Lapp, Libra, Thomson, Stoebner & Pusch,  
One Financial Plaza, Suite 2500  
120 South Sixth Street  
Minneapolis, MN 55402  
Telephone number: 612-338-5815

### Meeting of Creditors

Date: **June 18, 2010**

Time: **01:30 PM**

Location: **U S Courthouse, Rm 1017, 300 S 4th St, Minneapolis, MN 55415**

### Presumption of Abuse under 11 U.S.C. § 707(b)

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

### Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 8/17/10**

**Certificate of Completion of Financial Management Course due: 8/2/10**

Credit Counseling and Debtor Education Information can be found at <http://www.usdoj.gov/ust/eo/bapcpa/ccde/index.htm>

### Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

### Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

If you would like to view the bankruptcy petition and other documents filed by the debtor, they are available for a fee through Pacer (<http://pacer.psc.uscourts.gov>) or at the Clerk's Office, 301 United States Courthouse, 300 South 4th Street, Minneapolis, MN 55415. You may be a creditor of the debtor. If so, you will receive an additional notice from the court setting forth important deadlines.

### Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

### Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

#### Address of the Bankruptcy Clerk's Office:

301 U.S. Courthouse  
300 South Fourth Street  
Minneapolis, MN 55415  
Telephone number: (612)-664-5200

#### For the Court:

Clerk of the Bankruptcy Court:  
Lori Vosejpka

Hours Open: Monday – Friday 8:00 AM – 5:00 PM

Date: 5/13/10

**FORM B9A** (Chapter 7 Individual or Joint Debtor No Asset Case) (12/07)

**EXPLANATIONS**

FORM B9A (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

# CERTIFICATE OF NOTICE

District/off: 0864-4  
Case: 10-43569

User: lindas  
Form ID: b9a

Page 1 of 2  
Total Noticed: 50

Date Rcvd: May 13, 2010

The following entities were noticed by first class mail on May 15, 2010.

db/jdb +Daniel P Triviski, Jr., Melissa L Triviski, 248 Stardust Blvd, Circle Pines, MN 55014-1627  
aty +Melanie A. Johnson, Prescott & Pearson PA, P.O. Box 120088, New Brighton, MN 55112-0088  
tr +John R. Stoebner, Lapp, Libra, Thomson, Stoebner & Pusch,, One Financial Plaza, Suite 2500,  
120 South Sixth Street, Minneapolis, MN 55402-1803  
smg +United States Attorney, 600 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
58746535 +ACS SLFC GOAL FUNDING, 501 BLEECKER ST, UTICA NY 13501-2401  
58746536 +ALLIED INTERSTATE, PO BOX 361774, COLUMBUS OH 43236-1774  
58746537 +ANOKA CNTY CHILD SUPPT, 2100 3RD AVE STE 410, ANOKA MN 55303-2235  
58746538 +BASIAGO LAW OFFICE, 2 MERIDIAN CROSSINGS, SUITE 140, RICHFIELD MN 55423-3935  
58746539 CAPITAL ONE MASTERCARD, 6125 LAKEVIEW RD, SUITE 800, CHARLOTTE NC 28269-2605  
58746542 +CENTENNIAL UTILITIES, 200 CIVIC HTS CIRCLE, CIRCLE PINES MN 55014-1788  
58746543 CITIBANK, BANKRUPTCY DEPT, PO BOX 20363, KANSAS CITY MO 64195-0363  
58746544 +CLOSURE CONSTRUCTION, 15387 AQUILA AVE, SAVAGE MN 55378-2346  
58746545 CLX WESTWOOD MGMT, PO BOX 125, MEDINA MN 55340-0125  
58746546 COMO LAW FIRM, PO BOX 130668, ST PAUL MN 55113-0006  
58746547 FAIRS PAINTING, 7995 77TH ST S, COTTAGE GROVE MN 55016  
58746548 FAIRVIEW CLINICS, PO BOX 9372, MINNEAPOLIS MN 55440-9372  
58746549 FAIRVIEW HEALTH SVCS, PO BOX 147, MINNEAPOLIS MN 55440-0147  
58746550 HEALTHEAST CARE SYSTEM, NW 8947, PO BOX 1450, MINNEAPOLIS MN 55485-8947  
58746551 +HOME DEPOT CITIBANK, PO BOX 653000, DALLAS TX 75265-3000  
58746554 +JAMES COTOIS, 8071 242ND AVE NE, STACY MN 55079-9310  
58746555 JC CHRISTENSEN & ASSOC, PO BOX 519, SAUK RAPIDS MN 56379-0519  
58746556 +JEFF JOHNSON, 684 RESERVE AVE, YOUNG AMERICA MN 55397-4606  
58746557 +KEN MULLER, 9009 NABER AVE, ELK RIVER MN 55330-5002  
58746558 +KEYBANK NA, ATTN BANKRUPTCY, PO BOX 94968, CLEVELAND OH 44101-4968  
58746560 +LEGACY PROPERTIES, 1963 PARKWAY, SHAKOPEE MN 55379-3913  
58746561 +MN CHILD SUPPORT PYMT CTR, PO BOX 64326, ST PAUL MN 55164-0326  
58746563 +MN MENTAL HEALTH CLINIC, 3450 O'LEARY LN, EAGAN MN 55123-2340  
58746564 +NORTHEAST ELECTRIC, 4219 CENTRAL AVE NE, COLUMBIA HEIGHTS MN 55421-2921  
58746565 +PHILLIPS CONSTRUCTION, 16154 233RD AVE NW, BIG LAKE MN 55309-9766  
58746566 RAMSEY CNTY PROP TAXES, PO BOX 64097, ST PAUL MN 55164-0097  
58746567 +RAUSCH STURM ISRAEL HORNIK, 6600 FRANCE AVE S, SUITE 680, MINNEAPOLIS MN 55435-1814  
58746568 +REITER & SCHILLER ATTYS, 25 N DALE ST, ST PAUL MN 55102-2227  
58746569 +ROSEANN TRIVISKI, 3066 CLEVELAND AVE N, ROSEVILLE MN 55113-1103  
58746570 +ST PAUL RADIOLOGY, 166 4TH ST E, ST PAUL MN 55101-1421  
58746572 +TOM ANDERSON, 7306 19TH ST, PRINCETON MN 55371-6057  
58746573 +UPS, LOCKBOX 577, CAROL STREAM IL 60132-0001  
58746574 +US DEPT OF EDUCATION, BORROWERS SERVICE DEPT, PO BOX 5609, GREENVILLE TX 75403-5609  
58746577 WELLS FARGO FINANCIAL VISA, PO BOX 98791, LAS VEGAS NV 89193-8791  
58746580 WOODWINDS HEALTH, NW 8947, PO BOX 1450, MINNEAPOLIS MN 55485-8947

The following entities were noticed by electronic transmission on May 13, 2010.

smg +EDI: MINNDEPREV.COM May 13 2010 17:48:00 Minnesota Department of Revenue,  
Bankruptcy Section, PO BOX 64447, St Paul, MN 55164-0447  
ust +E-mail/Text: ustpreion12.mn.ecf@usdoj.gov US Trustee,  
1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
58746541 EDI: RMSC.COM May 13 2010 17:48:00 CARE CREDIT GEMB, PO BOX 960061, ORLANDO FL 32896-0061  
58746543 EDI: SEARS.COM May 13 2010 17:48:00 CITIBANK, BANKRUPTCY DEPT, PO BOX 20363,  
KANSAS CITY MO 64195-0363  
58746552 EDI: IRS.COM May 13 2010 17:48:00 INTERNAL REVENUE SVC, PO BOX 21126,  
PHILADELPHIA PA 19114  
58746559 EDI: CBSKOHLS.COM May 13 2010 17:48:00 KOHLS CHASE, PO BOX 3004, MILWAUKEE WI 53201-3004  
58746562 +EDI: MINNDEPREV.COM May 13 2010 17:48:00 MN DEPT OF REVENUE, 551 BKY SECTION CEU Dept,  
PO BOX 64447, ST PAUL MN 55164-0447  
58746571 EDI: WTRRNBNK.COM May 13 2010 17:48:00 TARGET NATL BANK VISA, PO BOX 59317,  
MINNEAPOLIS MN 55459-0317  
58746575 +EDI: WFFC.COM May 13 2010 17:48:00 WELLS FARGO BANK, PO BOX 10438,  
DES MOINES IA 50306-0438  
58746576 +EDI: WFFC.COM May 13 2010 17:48:00 WELLS FARGO EFS, COLLECTION SVCS 1ST FL M,  
1 HOME CAMPUS, DES MOINES IA 50328-0001  
58746578 +EDI: WFFC.COM May 13 2010 17:48:00 WELLS FARGO HOME MTG, 405 SW 5TH ST,  
DES MOINES IA 50309-4600  
58746579 EDI: WFFC.COM May 13 2010 17:48:00 WELLS FARGO VISA, PO BOX 6412,  
CAROL STREAM IL 60197-6412

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* +US Trustee, 1015 US Courthouse, 300 S 4th St, Minneapolis, MN 55415-3070  
58746540\* CAPITAL ONE MASTERCARD, 6125 LAKEVIEW RD, SUITE 800, CHARLOTTE NC 28269-2605  
58746553\* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,  
PHILADELPHIA PA 19114-0326  
(address filed with court: INTERNAL REVENUE SVC, PO BOX 21126, PHILADELPHIA PA 19114)  
TOTALS: 0, \* 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0864-4  
Case: 10-43569

User: lindas  
Form ID: b9a

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 15, 2010

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.